

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Juan P Garcia  
 Juan P Garcia  
 Debtors

Case No. 16-17908-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: SaraR  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 3

Date Rcvd: Jun 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 10, 2017.

db +Juan P Garcia, 4707 Route 309, Apt. B, Schnecksville, PA 18078-2460  
 db +Juan P Garcia, MAILING ADDRESS, 4804 Route 309, Apt. 1, Schnecksville, PA 18078-2201

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 cr +E-mail/PDF: gecsed@recoverycorp.com Jun 09 2017 00:51:35 Synchrony Bank,  
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 10, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 8, 2017 at the address(es) listed below:

ANN E. SWARTZ on behalf of Creditor Ditech Financial LLC fka Green Tree Servicing LLC  
 ecfdmail@mwc-law.com, ecfdmail@mwc-law.com  
 FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfdmail@fredreiglechl3.com,  
 ecf\_frpa@trusteel3.com  
 FREDERICK L. REIGLE ecfdmail@fredreiglechl3.com, ecf\_frpa@trusteel3.com  
 JOSEPH ANGELO DESOYE on behalf of Creditor Ditech Financial LLC paeb@fedphe.com  
 JOSEPH ANGELO DESOYE on behalf of Creditor Ditech Financial LLC FKA Green Tree Servicing LLC  
 paeb@fedphe.com  
 LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfdmail@fredreiglechl3.com,  
 ecf\_frpa@trusteel3.com  
 MATTEO SAMUEL WEINER on behalf of Creditor Toyota Motor Credit Corporation  
 bkgroup@kmlawgroup.com  
 PAUL EDWARD TRAINOR on behalf of Debtor Juan P Garcia trainorlawoffices@gmail.com  
 THOMAS I. PULEO on behalf of Creditor Toyota Motor Credit Corporation tpuleo@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Juan P. Garcia	<u>Debtor</u>	CHAPTER 13
Toyota Motor Credit Corporation	<u>Movant</u>	NO. 16-17908 REF
vs.		
Juan P. Garcia	<u>Debtor</u>	11 U.S.C. Section 362
Frederick L. Reigle.	<u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the vehicle held by the Movant on the Debtor's vehicle is **\$1,064.88**, which breaks down as follows;

Post-Petition Payments:	April 12, 2017 through May 12, 2017 at \$532.47/month
<b>Total Post-Petition Arrears</b>	<b>\$1,064.88</b>

2. The Debtor shall cure said arrearages in the following manner:

a). Within seven (7) days of the filing of this Stipulation, Debtor shall file an Amended Chapter 13 Plan to include the post-petition arrears of **\$1,064.88**.

b). Movant shall file an Amended or Supplemental Proof of Claim to include the post-petition arrears of **\$1,064.88** along with the pre-petition arrears;

c). The new 410A form for a Proof of Claim shall not be required for this Amended or Supplemental Proof of Claim.

3. Beginning with the payment due June 12, 2017 and continuing thereafter, Debtor shall pay to Movant the present regular monthly vehicle payment of \$532.47 (or as adjusted pursuant to the terms of the vehicle) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month).

4. Should Debtor provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.

5. In the event the payments under Section 3 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail

to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant immediate relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the Court and the Court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

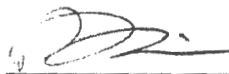
8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the vehicle and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: May 31, 2017

By: /s/ Thomas I. Puleo, Esquire  
Thomas I. Puleo, Esquire  
Attorney for Movant  
KML Law Group, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 19106-1532  
(215) 627-1322 FAX (215) 627-7734

Date: 6/5/2017

  
Paul Edward Trainor, Esquire  
Attorney for Debtor

Date: 6/6/17

  
Frederick L. Reigle  
Chapter 13 Trustee

Approved by the Court this \_\_\_\_\_ day of \_\_\_\_\_, 2017. However, the court retains discretion regarding entry of any further order.

**Date: June 8, 2017**

  
Bankruptcy Judge  
Richard E. Fehling